The transmittal form under which this Amendment and Response is submitted does not indicate a fee for Claims 106 through 136. The fee was previously paid with the submission of the Preliminary Amendment and the funds withdrawn from the assignee's deposit account on November 29, 1999.

[THIS IS FROM THE PRELIMINARY AMENDMENT] In the Specification:

Please amend the specification as follows:

On page 3, line 30: change "that" to --than--

On page 5, line 12: change "a" to --an-- n e

On page 6, line 30: change "comprised" to --compromised--

On page 15, line 31: change "(ATM)s" to --(ATMs)--

On page 18, line 8: change "file" to --files--.

[THIS IS FROM THE PRELIMINARY AMENDMENT] In the Drawings:

Please amend the drawings as follows:

Enclosed is a replacement sheet for sheet 4 of the drawings. Elements 46, 47, 48, and 49 were previously numbered incorrectly. However, the discussion of these elements on Page 1 of the English language of the Specification makes it clear that the intended numbering should be as on the Replacement drawing sheet.

Also enclosed are replacement sheets for Figures 16 and 18. In both instances, the arrow leading into element 166 incorrectly originated with element 165 rather than element 164. Again, the proper flow through the algorithm is evident from the Specification.

In the Claims:

Please amend the Claims as follows:

Sub c'l 1.   (Amended) An integrated circuit card for use with a terminal, comprising:

B 1
            a communicator configured to communicate with the terminal;

            a memory storing: